

Government has an important role in protecting our citizens. You can have a dialogue on how big or small that role maybe but you cannot deny the impact of the decisions you make have on the citizens of our great state.

I am here today to discuss the impact of the legislation being introduced to change the status of Blue Cross/ Blue Shield. This may be a very worthy endeavor but Blue Cross/Blue Shield cannot forget the promises made to our seniors and the Disabled. The Legacy program is very important safety net for me and my husband as well as 200,000 people that are directly impacted by this policy in our State. Sonny & I are cancer survivors. Once you have had cancer, there is more of a chance that it might re-occur and it is very important to our well being to know that our Insurance Policy will always be there for us. I do not have to tell you what a reoccurrence could cost us if we did not have good insurance coverage. The Legacy coverage would insure that we do not have out of pocket expenses. We pay more for this Legacy insurance plan than we would pay under a Medicare Advantage policy but we know there will be no surprises.

*Please do not rush to pass this legislation without contemplating how it will affect all individuals. We do not want anything for **FREE**- we just want to be treated **FAIRLY**.*

Gloria Kovnot

MSAC (Michigan Senior Advocacy Council) - Delegate representing Clinton, Eaton & Ingham Counties

TCOA (Tri-County Office on Aging) - Advisory Council member representing Eaton County